

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No. : 10/085,820 Confirmation No. : 2390  
Applicant : David KNOX et al.  
Filed : February 26, 2002  
TC/A.U. : 3693  
Examiner : Sara M. Chandler  
Docket No. : 640-A01-004  
Customer No. : 23334  
For: : *CREDIT EXTENSION PROCESS*  
*USING A PREPAID CARD*

**AMENDMENT AND ELECTION**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

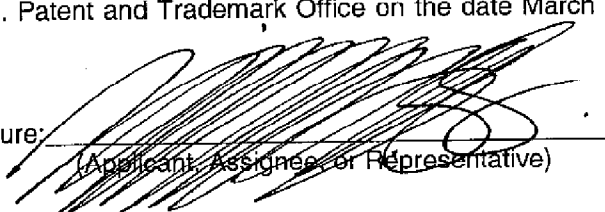
In response to the Office Action dated February 2, 2007, the one-month response date to which is March 2, 2007, please enter and consider the following amendment and remarks as follows:

Amendment to Claims begins on page 2  
Remarks begin on page 17

**CERTIFICATE OF TRANSMISSION**

*efiled*  
In accordance with 37 CFR 1.8, I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 or facsimile transmitted or submitted under electronics filing system to the U.S. Patent and Trademark Office on the date March 2, 2007.

By: Michelle L. Wyss

Signature: 

(Applicant, Assignee, or Representative)